DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT Division of Housing Policy Development

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February 25, 2005

MEMORANDUM FOR: Interested Parties

FROM: Cathy E. Creswell, Deputy Director

Division of Housing Policy Development

E. Creswell

SUBJECT: 2005 Income Limits

Attached for your information is a copy of the income limits for California counties updated for 2005. These include limits for income categories of extremely low-, very low-, lower-, median-, and moderate-incomes for varying household sizes. These income limits are posted at the Department's website at http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html and replace those in effect during 2004.

California Health and Safety Code Sections 50079.5, 50105 and 50106 provide that the State limits for the low-, very low-, and extremely low-income categories will be the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 program. Sections 50079.5, 50105, and 50106 also direct the California Department of Housing and Community Development (Department) to publish the income limits. HUD released its new FY 2004 income limits effective February 11, 2005.

Accordingly, the Department has filed with the Office of Administrative Law the amendments to Section 6932 of Title 25 of the California Code of Regulations. The amendments contain both the updated HUD income limits and the median- and moderate-income limits prepared by the Department pursuant to Health and Safety Code Section 50093.

Please note that the use of these income limits is subject to an individual program's definitions of income and to other factors such as effective dates; also note that the definitions themselves sometimes differ between programs. When these official State income limits are to be used for a program, then the limits in the table must be used to qualify a household.

If you have any questions concerning the income limits, then please contact Department staff at (916) 445-4728 or by e-mail to cahouse@hcd.ca.gov.

Attachments

Income Limits Pursuant to Title 25, § 6932 California Code of Regulations (CCR)

<u>Methodology</u>

The extremely low-, very low-, and lower-income limits of California Code of Regulations Section 6932 equal the 30 percent of median-, the very low-, and the low-income limits established by the U.S. Department of Housing and Urban Development (HUD) for use in its Section 8 program. To prepare these limits, HUD first estimates median family income (MFI) for the current federal fiscal year. Where an area or county has a condition that warrants special consideration, called an exception, HUD may adjust a limit for an income category. However, if an adjustment would result in an income limit below that of last year, then HUD kept the limit at the level of the prior year.

The area median income, the AMI, is often, but not always, the greater of either: 1) the median family income for a county's metropolitan statistical area or its nonmetropolitan county; or 2) the median family income for nonmetropolitan counties statewide (\$49,100 for 2005).

Once HUD establishes the very low-income limits they use those to calculate the limits for other income categories. HUD's very low four-person income limit usually equals 50 percent of MFI. In most areas, California's Department of Housing and Community Development (Department) calculates "median" income limits from HUD's very low-income limits. The four-person median-income limit equals two times HUD's four-person very low-income limit, with some exceptions. For high cost areas, the Department instead sets the four-person median equal either to HUD's estimated MFI, or to last year's AMI if it had been higher than this year's estimated MFI. Likewise, for HUD's historical exceptions the Department uses for the median either the higher of this year's MFI or last year's AMI. Finally, in some counties rounding conventions cause the four-person median-income limit to be slightly less than two times the four-person very low-income limit. The four-person moderate-income limit is 120 percent of the four-person median-income limit.

Although many four-person low-income limits equal 80 percent of the area median income, HUD's briefing materials specify that the low-income limits actually are calculated using 160 percent of the relevant four-person very low-income limit, with some HUD exceptions. An exception for some high income areas means that the four-person low-income limit is different from what the 160 percent calculation would yield because a maximum, or cap, may have been applied by HUD. An exception for high housing costs relative to incomes means that HUD raises that low-income limit for an area but may or may not raise the limit for the very low-income category. In sum, what is called, for example, an "80%" limit cannot be assumed to equal 80 percent of the median nor 160% of the very low limit due to HUD's adjustments.

California's extremely low-income limits are HUD's limits for "30% of Median". HUD calculates its "30% of Median" limits using 60 percent of the relevant very low-income limits, but with a floor set at the minimum Supplemental Security Income (SSI).

Income limits for all income categories are adjusted for household size so that larger households have higher income limits than do smaller households. For all income categories, the income limits for household sizes other than four persons are calculated using the four-person income limit as the base. HUD's adjustments use the following percentages, with results rounded to the nearest \$50 increment:

For households of more than eight persons, refer to the formula at the end of the table of the 2004 Income Limits. Due to the adjustments HUD can make between income limits in a given county, these tables should be the only method of determining eligibility. Arithmetic should only be used when a household has more members than eight.

References: FY 2005 HUD Income Limits Transmittal PDR-2005-02 of 02-11-05 and FY 2005 HUD Income Limits Briefing Material Revised February 11, 2005 available <u>at www.huduser.org/datasets/il.html</u>

				Number	of Perso	ns in Hous	sehold		
County	Income Category	1	2	3	4	5	6	7	8
Alameda County	Extremely Low	17,400	19,850	22,350	24,850	26,850	28,800	30,800	32,800
Area Median Income:	Very Low Income	29,000	33,100	37,250	41,400	44,700	48,000	51,350	54,650
82,200	Lower Income	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
02,200	Median Income	57,550	65,750	74,000	82,200	88,800	95,350	101,950	108,500
	Moderate Income	69,050	78,900	88,800	98,650	106,550	114,450	122,350	130,200
Alpine County	Extremely Low	13,100	15,000	16,850	18,700	20,200	21,700	23,200	24,700
Area Median Income:	Very Low Income	21,850	24,950	28,100	31,200	33,700	36,200	38,700	41,200
62,400	Lower Income	34,950	39,950	44,950	49,900	53,900	57,900	61,900	65,900
5_,	Median Income	43,700	49,900	56,150	62,400	67,400	72,400	77,400	82,350
	Moderate Income	52,450	59,900	67,400	74,900	80,900	86,900	92,900	98,850
Amador County	Extremely Low	12,850	14,700	16,500	18,350	19,850	21,300	22,750	24,250
Area Median Income:	Very Low Income	21,400	24,500	27,550	30,600	33,050	35,500	37,950	40,400
61,200	Lower Income	34,250	39,150	44,050	48,950	52,900	56,800	60,700	64,650
- ,	Median Income	42,850	48,950	55,100	61,200	66,100	71,000	75,900	80,800
	Moderate Income	51,400	58,750	66,100	73,450	79,350	85,200	91,100	96,950
Butte County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Calaveras County	Extremely Low	12,200	13,900	15,650	17,400	18,800	20,200	21,600	22,950
Area Median Income:	Very Low Income	20,300	23,200	26,100	29,000	31,300	33,650	35,950	38,300
58,000	Lower Income	32,500	37,100	41,750	46,400	50,100	53,800	57,550	61,250
	Median Income	40,600	46,400	52,200	58,000	62,650	67,300	71,900	76,550
	Moderate Income	48,700	55,700	62,650	69,600	75,150	80,750	86,300	91,850
Colusa County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Contra Costa County	Extremely Low	17,400	19,850	22,350	24,850	26,850	28,800	30,800	32,800
Area Median Income:	Very Low Income	29,000	33,100	37,250	41,400	44,700	48,000	51,350	54,650
82,200	Lower Income	46,350	53,000	59,600	66,250	71,550	76,850	82,150	87,450
	Median Income	57,550	65,750	74,000	82,200	88,800	95,350	101,950	108,500
	Moderate Income	69,050	78,900	88,800	98,650	106,550	114,450	122,350	130,200
Del Norte County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
El Dorado County	Extremely Low	13,450	15,400	17,300	19,250	20,750	22,300	23,850	25,400
Area Median Income:	Very Low Income	22,450	25,650	28,850	32,050	34,600	37,200	39,750	42,300
64,100	Lower Income	35,900	41,000	46,150	51,300	55,400	59,500	63,600	67,700
	Median Income	44,850	51,300	57,700	64,100	69,250	74,350	79,500	84,600
	Moderate Income	53,850	61,500	69,200	76,900	83,050	89,200	95,350	101,500

				Number of Persons in Household								
County	Income Category	1	2	3	4	5	6	7	8			
Fresno County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Glenn County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Humboldt County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
49,100	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Imperial County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
-,	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Inyo County	Extremely Low	11,100	12,650	14,250	15,850	17,100	18,350	19,650	20,900			
Area Median Income:	Very Low Income	18,450	21,100	23,750	26,400	28,500	30,600	32,700	34,800			
52,750	Lower Income	29,550	33,800	38,000	42,250	45,600	49,000	52,700	55,750			
32,730	Median Income	36,950	42,200	47,500	52,750			65,400	69,650			
					-	56,950	61,200					
	Moderate Income	44,300	50,650	56,950	63,300	68,350	73,450	78,500	83,550			
Kern County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
,	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Kings County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
49,100	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Laka Carreti	Fortrame also become	40.000	44.000	40.050	44.750	45.000	47.400	40.050	40.450			
Lake County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450			
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400			
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850			
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800			
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750			
Lassen County	Extremely Low	10,650	12,200	13,700	15,250	16,450	17,700	18,900	20,100			
Area Median Income:	Very Low Income	17,750	20,300	22,850	25,400	27,400	29,450	31,450	33,500			
50,750	Lower Income	28,450	32,500	36,600	40,650	43,900	47,150	50,400	53,650			
	Median Income	35,550	40,600	45,700	50,750	54,800	58,850	62,950	67,000			
	Moderate Income	42,650	48,700	54,800	60,900	65,750	70,650	75,500	80,400			

				Numbe	r of Perso	ns in Hous	sehold		
County	Income Category	1	2	3	4	5	6	7	8
Los Angeles County	Extremely Low	13,750	15,700	17,700	19,650	21,200	22,800	24,350	25,950
Area Median Income:	Very Low Income	22,950	26,200	29,500	32,750	35,350	38,000	40,600	43,250
55,100	Lower Income	36,700	41,900	47,150	52,400	56,600	60,800	65,000	69,150
55,100	Median Income	38,550	44,100	49,600	55,100	59,500	63,900	68,300	72,750
	Moderate Income	46,250	52,900	59,500	66,100	71,400	76,700	81,950	87,250
Madera County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49.100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
,	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Marin County	Extremely Low	23,750	27,150	30,550	33,950	36,650	39,350	42,050	44,800
Area Median Income:	Very Low Income	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
95,000	Lower Income	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
,	Median Income	66,500	76,000	85,500	95,000	102,600	110,200	117,800	125,400
	Moderate Income	79,800	91,200	102,600	114,000	123,100	132,250	141,350	150,500
Mariposa County	Extremely Low	10,550	12,050	13,550	15,050	16,250	17,450	18,650	19,900
Area Median Income:	Very Low Income	17,550	20,100	22,600	25,100	27,100	29,100	31,100	33,150
50,200	Lower Income	28,100	32,150	36,150	40,150	43,350	46,600	49,800	53,000
,	Median Income	35,150	40,150	45,200	50,200	54,200	58,250	62,250	66,250
	Moderate Income	42,200	48,200	54,250	60,250	65,050	69,900	74,700	79,550
Mendocino County	Extremely Low	10,400	11,900	13,400	14,900	16,050	17,250	18,450	19,650
Area Median Income:	Very Low Income	17,350	19,850	22,300	24,800	26,800	28,750	30,750	32,750
49,600	Lower Income	27,800	31,750	35,700	39,700	42,850	46,050	49,200	52,400
	Median Income	34,700	39,700	44,650	49,600	53,550	57,550	61,500	65,450
	Moderate Income	41,650	47,600	53,550	59,500	64,250	69,000	73,800	78,550
Merced County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Modoc County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Mono County	Extremely Low	12,550	14,350	16,150	17,950	19,400	20,800	22,250	23,700
Area Median Income:	Very Low Income	20,950	23,900	26,900	29,900	32,300	34,700	37,100	39,450
59,800	Lower Income	33,500	38,250	43,050	47,850	51,650	55,500	59,300	63,150
	Median Income	41,850	47,850	53,800	59,800	64,600	69,350	74,150	78,950
	Moderate Income	50,250	57,400	64,600	71,750	77,500	83,250	88,950	94,700
Monterey County	Extremely Low	12,750	14,600	16,400	18,250	19,700	21,150	22,600	24,100
Area Median Income:	Very Low Income	21,300	24,300	27,350	30,400	32,850	35,250	37,700	40,150
60,800	Lower Income	34,050	38,900	43,800	48,650	52,550	56,400	60,300	64,200
	Median Income	42,550	48,650	54,700	60,800	65,650	70,550	75,400	80,250
	Moderate Income	51,050	58,350	65,650	72,950	78,800	84,600	90,450	96,300

	Number of Persons in Household									
County	Income Category	1	2	3	4	5	6	7	8	
Napa County	Extremely Low	15,500	17,750	19,950	22,150	23,950	25,700	27,500	29,250	
Area Median Income:	Very Low Income	25,850	29,550	33,250	36,950	39,900	42,850	45,800	48,750	
73,900	Lower Income	40,600	46,400	52,200	58,000	62,650	67,300	71,900	76,550	
73,300	Median Income	51,750	59,100	66,500	73,900	79,800	85,700	91,650	97,550	
	Moderate Income	62,100	70,950	79,850	88,700	95,800	102,900	110,000	117,100	
No. of Co. of	.	40.050	45.050	47.450	40.400	00.000	00.450	00.050	05.000	
Nevada County	Extremely Low	13,350	15,250	17,150	19,100	20,600	22,150	23,650	25,200	
Area Median Income:	Very Low Income	22,250	25,450	28,600	31,800	34,350	36,900	39,450	42,000	
63,600	Lower Income	35,600	40,700	45,800 57,350	50,900	54,950	59,000	63,100	67,150	
	Median Income	44,500	50,900	57,250	63,600	68,700	73,800	78,850	83,950	
	Moderate Income	53,400	61,050	68,650	76,300	82,400	88,500	94,600	100,700	
Orange County	Extremely Low	16,150	18,450	20,750	23,050	24,900	26,750	28,550	30,400	
Area Median Income:	Very Low Income	26,900	30,700	34,550	38,400	41,450	44,550	47,600	50,700	
75,700	Lower Income	43,000	49,150	55,300	61,450	66,350	71,250	76,200	81,100	
	Median Income	53,000	60,550	68,150	75,700	81,750	87,800	93,850	99,900	
	Moderate Income	63,600	72,700	81,750	90,850	98,100	105,400	112,650	119,900	
Placer County	Extremely Low	13,450	15,400	17,300	19,250	20,750	22,300	23,850	25,400	
Area Median Income:	Very Low Income	22,450	25,650	28,850	32,050	34,600	37,200	39,750	42,300	
64,100	Lower Income	35,900	41,000	46,150	51,300	55,400	59,500	63,600	67,700	
	Median Income	44,850	51,300	57,700	64,100	69,250	74,350	79,500	84,600	
	Moderate Income	53,850	61,500	69,200	76,900	83,050	89,200	95,350	101,500	
Plumas County	Extremely Low	11,300	12,950	14,550	16,150	17,450	18,750	20,050	21,350	
Area Median Income:	Very Low Income	18,850	21,550	24,250	26,950	29,100	31,250	33,400	35,550	
53,900	Lower Income	30,200	34,500	38,800	43,100	46,550	50,000	53,450	56,900	
33,333	Median Income	37,750	43,100	48,500	53,900	58,200	62,500	66,850	71,150	
	Moderate Income	45,300	51,750	58,250	64,700	69,900	75,050	80,250	85,400	
Riverside County	Extremely Low	11,700	13,350	15,050	16,700	18,050	19,400	20,700	22,050	
Area Median Income:	Very Low Income	19,500	22,250	25,050	27,850	30,050	32,300	34,500	36,750	
55,650	Lower Income	31,200	35,650	40,100	44,550	48,100	51,700	55,250	58,800	
33,030	Median Income	38,950	44,500	50,100	55,650	60,100	64,550	69,000	73,450	
	Moderate Income	46,750	53,450	60,100	66,800	72,150	77,500	82,850	88,200	
0	Fortuna also Lasso	40.450	45 400	47.000	40.050	00.750	00 000	00.050	05.400	
Sacramento County	Extremely Low	13,450	15,400	17,300	19,250	20,750	22,300	23,850	25,400	
Area Median Income:	Very Low Income	22,450	25,650	28,850	32,050	34,600	37,200	39,750	42,300	
64,100	Lower Income Median Income	35,900	41,000	46,150	51,300	55,400	59,500	63,600	67,700	
	Moderate Income	44,850 53,850	51,300 61,500	57,700 69,200	64,100 76,900	69,250 83,050	74,350 89,200	79,500 95,350	84,600 101,500	
					•					
San Benito County	Extremely Low	15,100	17,250	19,400	21,550	23,300	25,000	26,750	28,450	
Area Median Income:	Very Low Income	25,150	28,750	32,350	35,950	38,850	41,700	44,600	47,450	
71,900	Lower Income	40,250	46,000	51,750	57,500	62,100	66,700	71,300	75,950	
	Median Income	50,350	57,500	64,700	71,900	77,650	83,400	89,150	94,900	
	Moderate Income	60,400	69,050	77,650	86,300	93,200	100,100	107,000	113,900	
San Bernardino County	Extremely Low	11,700	13,350	15,050	16,700	18,050	19,400	20,700	22,050	
Area Median Income:	Very Low Income	19,500	22,250	25,050	27,850	30,050	32,300	34,500	36,750	
55,650	Lower Income	31,200	35,650	40,100	44,550	48,100	51,700	55,250	58,800	
	Median Income	38,950	44,500	50,100	55,650	60,100	64,550	69,000	73,450	
	Moderate Income	46,750	53,450	60,100	66,800	72,150	77,500	82,850	88,200	

Number of Persons in Household 8 County **Income Category** 1 2 4 5 7 20,700 22,350 27,300 San Diego County Extremely Low 14,500 16,550 18,650 24,000 25,650 Area Median Income: Very Low Income 24,150 27,600 31,050 34,500 37,250 40,000 42.800 45,550 55,200 68.450 63.400 Lower Income 38,650 44,150 49.700 59,600 64,050 72,850 63,400 78,600 83,700 Median Income 44,400 50,700 57,050 68,450 73,550 Moderate Income 53,250 60,900 68,500 76,100 82,200 88,300 94,350 100,450 San Francisco County Extremely Low 23,750 27,150 30,550 33.950 36,650 39,350 42,050 44,800 39,600 45,250 50,900 56,550 61,050 65,600 70,100 74,650 Area Median Income: Very Low Income 72,400 90,500 97,700 104,950 112,200 95.000 Lower Income 63,350 81,450 119,450 Median Income 66,500 76,000 85,500 95,000 117,800 125,400 102,600 110,200 Moderate Income 79.800 91.200 102.600 114.000 123,100 132.250 141.350 150.500 San Joaquin County Extremely Low 13,250 16,600 17,900 20,550 21,900 11,600 14,950 19,250 Area Median Income: Very Low Income 19,350 22,100 24,900 27,650 29,850 32,050 34,300 36,500 55,300 Lower Income 30,950 35,400 39,800 44,250 47,800 51,300 54,850 58,400 Median Income 38,700 44,250 49,750 55,300 59,700 64,150 68,550 73,000 Moderate Income 46,450 53,100 59,700 66,350 71,650 76,950 82,250 87,600 12.950 18.500 22.950 24.450 San Luis Obispo County Extremely Low 14.800 16.650 20.000 21.450 Area Median Income: Very Low Income 21,600 24.700 27.750 30.850 33.300 35.800 38,250 40,700 Lower Income 34,550 39,500 44,400 49,350 53,300 61,200 61.700 57,250 65,150 Median Income 43,200 49,350 55,550 61,700 66,650 71,550 76,500 81,450 Moderate Income 51,850 59,250 66,650 74,050 79,950 85,900 91,800 97,750 33,950 San Mateo County Extremely Low 23,750 27,150 30,550 36,650 39,350 42,050 44,800 Area Median Income: Very Low Income 39,600 45,250 50,900 56,550 61,050 65.600 70.100 74,650 95,000 90,500 97,700 104,950 112,200 119,450 Lower Income 63,350 72,400 81,450 Median Income 66.500 76.000 85.500 95.000 102.600 110.200 117.800 125,400 150,500 Moderate Income 79,800 91,200 102,600 114,000 123,100 141,350 132,250 **Santa Barbara County** Extremely Low 13,600 15,550 17,450 19,400 20,950 22,500 24,050 25,600 22,650 25,900 29,100 32,350 34,950 37,550 40,100 42,700 Area Median Income: Very Low Income 64,700 Lower Income 36,250 41,400 46,600 51,750 55,900 60,050 64,200 68,300 Median Income 45,300 51,750 58,250 64,700 69,900 75,050 80,250 85,400 Moderate Income 54,350 62,100 69,900 77,650 83,850 90,050 96,300 102,500 **Santa Clara County** 22,300 31,850 34,400 42,000 Extremely Low 25,450 28,650 36,900 39,450 Area Median Income: Very Low Income 37.150 42.450 47.750 53.050 57.300 61.550 65.800 70.050 Lower Income 59,400 67,900 76,400 84,900 91,650 105,250 112,050 105,500 98,450 Median Income 73,850 84,400 94,950 105,500 113,950 122,400 130,800 139,250 Moderate Income 88,600 101,300 113,950 126,600 136,750 146,850 157,000 167,100 **Santa Cruz County** Extremely Low 16,500 18,850 21,200 23,550 25,450 27,300 29,200 31,100 Area Median Income: Very Low Income 27,500 39,250 42,400 48,650 31,400 35,350 45,550 51,800 75.300 Lower Income 43.950 50.250 56.500 62.800 67.800 72.850 77.850 82.900 75,300 81,300 Median Income 52,700 60,250 67,750 87,350 93,350 99,400 90,350 Moderate Income 63,250 72,300 81,300 97,600 104,800 112,050 119,250 14,750 **Shasta County** Extremely Low 10,300 11,800 13,250 15,900 17,100 18,250 19,450 Area Median Income: Very Low Income 17,200 19,650 22,100 24,550 26,500 28,500 30,450 32,400 49.100 Lower Income 27,500 31,400 35,350 39,300 42,400 45,550 48,700 51,850 49,100 60,900 Median Income 34,350 39,300 44,200 53,050 56,950 64,800 Moderate Income 41,250 47.100 53.000 58,900 63.600 68.300 73.050 77.750

				Number	of Persor	s in Hous	sehold		
County	Income Category	1	2	3	4	5	6	7	8
Sierra County	Extremely Low	10,350	11,850	13,300	14,800	15,950	17,150	18,350	19,500
Area Median Income:	Very Low Income	17,250	19,700	22,200	24,650	26,600	28,600	30,550	32,550
49,300	Lower Income	27,600	31,550	35,500	39,450	42,600	45,750	48,900	52,050
10,000	Median Income	34,500	39,450	44,350	49,300	53,250	57,200	61,150	65,100
	Moderate Income	41,400	47,300	53,250	59,150	63,900	68,600	73,350	78,100
Siskiyou County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
,	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Solano County	Extremely Low	15,500	17,750	19,950	22,150	23,950	25,700	27,500	29,250
Area Median Income:	Very Low Income	25,850	29,550	33,250	36,950	39,900	42,850	45,800	48,750
73,900	Lower Income	40,600	46,400	52,200	58,000	62,650	67,300	71,900	76,550
	Median Income	51,750	59,100	66,500	73,900	79,800	85,700	91,650	97,550
	Moderate Income	62,100	70,950	79,850	88,700	95,800	102,900	110,000	117,100
Sonoma County	Extremely Low	15,650	17,900	20,150	22,400	24,150	25,950	27,750	29,550
Area Median Income:	Very Low Income	26,100	29,850	33,550	37,300	40,300	43,250	46,250	49,250
74,600	Lower Income	40,600	46,400	52,200	58,000	62,650	67,300	71,900	76,550
,	Median Income	52,200	59,700	67,150	74,600	80,550	86,550	92,500	98,450
	Moderate Income	62,650	71,600	80,550	89,500	96,650	103,800	111,000	118,150
Stanislaus County	Extremely Low	11,050	12,650	14,250	15,800	17,050	18,350	19,600	20,850
Area Median Income:	Very Low Income	18,450	21,050	23,700	26,350	28,450	30,550	32,650	34,750
52,650	Lower Income	29,500	33,750	37,950	42,150	45,550	48,900	52,300	55,650
,	Median Income	36,850	42,100	47,400	52,650	56,850	61,050	65,300	69,500
	Moderate Income	44,250	50,550	56,900	63,200	68,250	73,300	78,350	83,400
Sutter County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Tehama County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Trinity County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750
Tulare County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850
	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750

	Number of Persons in Household										
County	Income Category	11	2	3	4	5	6	7	8		
Tuolumne County	Extremely Low	11,050	12,600	14,200	15,750	17,000	18,250	19,550	20,800		
Area Median Income:	Very Low Income	18,350	21,000	23,600	26,250	28,300	30,400	32,500	34,600		
52,450	Lower Income	29,400	33,600	37,800	42,000	45,350	48,700	52,100	55,450		
	Median Income	36,700	41,950	47,200	52,450	56,650	60,850	65,050	69,250		
	Moderate Income	44,050	50,350	56,650	62,950	68,000	73,000	78,050	83,100		
Ventura County	Extremely Low	16,950	19,350	21,750	24,200	26,100	28,050	30,000	31,900		
Area Median Income:	Very Low Income	28,200	32,250	36,250	40,300	43,500	46,750	49,950	53,200		
77,400	Lower Income	45,150	51,600	58,050	64,500	69,650	74,800	79,950	85,100		
	Median Income	54,200	61,900	69,650	77,400	83,600	89,800	96,000	102,150		
	Moderate Income	65,050	74,300	83,600	92,900	100,350	107,750	115,200	122,650		
Yolo County	Extremely Low	12,700	14,500	16,350	18,150	19,600	21,050	22,500	23,950		
Area Median Income:	Very Low Income	21,150	24,200	27,200	30,250	32,650	35,050	37,500	39,900		
60,450	Lower Income	33,900	38,700	43,550	48,400	52,250	56,150	60,000	63,900		
	Median Income	42,300	48,350	54,400	60,450	65,300	70,100	74,950	79,800		
	Moderate Income	50,800	58,050	65,300	72,550	78,350	84,150	89,950	95,750		
Yuba County	Extremely Low	10,300	11,800	13,250	14,750	15,900	17,100	18,250	19,450		
Area Median Income:	Very Low Income	17,200	19,650	22,100	24,550	26,500	28,500	30,450	32,400		
49,100	Lower Income	27,500	31,400	35,350	39,300	42,400	45,550	48,700	51,850		
,	Median Income	34,350	39,300	44,200	49,100	53,050	56,950	60,900	64,800		
	Moderate Income	41,250	47,100	53,000	58,900	63,600	68,300	73,050	77,750		

Authority cited: Section 50093, Health and Safety Code.

Reference: Sections 50079.5, 50093, 50105, and 50106, Health and Safety Code.

For all income categories, the income limits for households larger than eight persons are determined as follows: for each person in excess of eight, add eight percent of the four-person very low-income limit to the very low-income limit for eight persons and round the answer to the nearest \$50. For example, the nine-person very low-income limit for for Alameda County equals \$57,950 (\$41,400*.08 = \$3,312 added to \$54,650 = \$57,962, rounded to \$57,950).